

**Information to identify the case:**

Debtor 1	<u>Thomas C. Clowney</u>	Social Security number or ITIN	<b>xxx-xx-4839</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-23665-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas C. Clowney

5/20/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Thomas C. Clowney  
DebtorCase No. 14-23665-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Thomas C. Clowney, 143 Castle Drive, Pittsburgh, PA 15235-1855  
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
 Southfield, MI 48034-8331  
 cr +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011  
 cr +Statebridge Company, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 cr +Wilmington Savings Fund Society, Aldridge Pite, LLP, 4375 Jutland Dr Suite 200,  
 San Diego, CA 92117-3600  
 cr +Wilmington Savings Fund Society, et al., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 13919726 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 13919392 +Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070  
 13997764 #+Debt Recovery Solutions, LLC, 900 Merchants Concourse, Ste LL-11, Westbury, NY 11590-5121  
 14281658 +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 13984706 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13919395 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13919396 +Specialized Loan Servicing, 8742 Lucent Blvd., Ste. 300, Littleton, CO 80129-2386  
 14777681 +Wilmington Savings Fund Society FSB, c/o Kondaur Capital Corporation,  
 333 South Anita Drive, ste 400, Orange CA 92868-3314  
 14131992 +Wilmington Savings Fund Society, FSB, et al., c/o Statebridge Company LLC,  
 5680 Greenwood Plaza Blvd., Suite 100s, Greenwood Village, CO 80111-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2019 02:05:56 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13977304 +E-mail/Text: kburkley@bernsteinlaw.com May 21 2019 02:06:32 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13919394 +E-mail/Text: kburkley@bernsteinlaw.com May 21 2019 02:06:32 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 13919397 +EDI: VERIZONCOMB.COM May 21 2019 05:48:00 Verizon, 500 Technology Drive, Suite 300,  
 Weldon Springs, MO 63304-2225

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE  
 cr U.S. Bank National Association, as Trustee for Ter  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr\* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,  
 3301 McCrady Road, Pittsburgh, PA 15235-5137  
 13919393 ##+Debt Recovery Solutions, 900 Merchants Concourse 106, Westbury, NY 11590-5114  
 13944114 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,  
 Pittsburgh, PA 15235-5137

TOTALS: 7, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Thomas C. Clowney bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@hompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Thomas C. Clowney bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@hompsonattorney.com  
Elizabeth Lamont Wassall on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-18ALT, Asset-Backed Certificates, Series 2005-18ALT pakb@logs.com, ewassall@logs.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust bkgroup@kmlawgroup.com  
James R. Wood on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3, its assignees and/or s kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Leslie J. Rase, Esq. on behalf of Creditor Wilmington Savings Fund Society, et al. lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Leslie J. Rase, Esq. on behalf of Creditor Statebridge Company lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE swinneg@udren.com, cblack@udren.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Defendant Credit Acceptance Corp. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Miller on behalf of Creditor Wilmington Savings Fund Society, et al. wmill@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 17